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Payment habits in Sweden

Whether shopping in stores, online or paying bills, most people want to pay digitally. Physical cards have long been the most common method of payment in Sweden, but in recent years more and more people have started integrating their card into their mobile phone.

Published: 14 March 2024

The Riksbank's survey of payment habits

The Riksbank's survey of payment habits provides a picture of how private persons pay in Sweden and how payment habits change over time. The survey has been conducted every two years between 2010 and 2022. As the Riksbank's Payments Report will be published in the spring from 2024 onwards, the Riksbank conducted the latest survey on payment habits in the autumn of 2023 so that there would be no more than two years between surveys. 2,050 randomly selected people aged 18-84 responded to the survey. 1,549 people responded via online questionnaires and 501 via telephone interviews. The survey was conducted between 4 and 29 September 2023.

The survey responses have been weighted by gender, age, region and education to reflect the population of Sweden. Figures from the 2023 survey can be found on the page [The payment behaviour of the Swedish population](#).

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